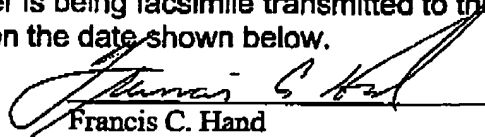


AUG 15 2006

**CERTIFICATION OF FACSIMILE TRANSMISSION**

I hereby certify that this paper is being facsimile transmitted to the USPTO at (571) 273- 8300 on the date shown below.

AUGUST 15, 2006  
Date

  
Francis C. Hand

**Art Unit: 2632**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Jeffrey Schwartz  
Serial No.: 10/696,296  
Filed: October 29, 2003  
Title: Computerized Risk Management Program

Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450  
Box PCT

**AMENDMENT AFTER FINAL REJECTION**

Sir:

In response to the Final Rejection dated July 25, 2006, please amend the application as follows: